banks and response of farmers; and

(c) if answer to part (b) be in the negative, how and in what manner Government propose to tackle and solve the problem?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) The details of the Kisan Credit Cards (KCCs) issued to farmers in both hilly and valley districts of Manipur, as reported by National Bank for agriculture and Rural Development (NABARD) are given below:

As on 30.6.2004	Valley Districts (Imphai East, Imphai West, Thoubal and Bishnupur Districts)		Hill Districts (Chandel, Churachndpur, Senapati , Tamenglong and Ukhrol Districts)		Total KCCs Issued	Total Amount Disbursed **(Rs.** lakhs)
	No. of Cards Issued	Amount Disbursed (Rs. lakhs)	No. of Cards Issued	Amount Disbursed (Rs. lakhs)		
	4452	809.98	1818	292.96	6270	**1,102.94**

(b) and (c) The progress in implementation of KCC scheme in the Hill and valley districts of the State is very slow.

Subsequent to the announcement made by the Government on 18.6.2004 to double the flow of credit to agriculture and allied activities in the next three years, banks have been advised to make every effort to enhance the flow of institutional credit including through KCC. NABARD has been making efforts to sensitise bankers to the need for improving the coverage, besides reviewing progress at Block, District and State Level Bankers' Committee Meetings convened by the lead bank, United Bank of India. In addition, grant assistance to State Co-operative Bank (SCB)/District Central Co-operative Banks (DCCBs)/and Regional Rural Banks (RRBs) has been provided by NABARD to take up publicity in the area for KCC. An amount of Rs. 2.25 lakh has been budgeted for this purpose, for Manipur state, during the current year.

Non-performing Assets of ICICI Bank

∗412. SHRI SANJAY NIRUPAM: Will the Minister of FINANCE be pleased to state:

(a) whether Government have analysed the RBI inspection report on ICICI bank regarding non-performing assets;

(b) if so, the details thereof; and

(c) the names of the banks where there is a difference in the assessment of bad loans done by the auditors and the RBI Inspection Committee?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (c) RBI has reported that the inspection reports conducted under Section 35 of the Banking Regulation Act, 1949 of banks are confidential in nature and hence, contents of these reports cannot be disclosed as per provisions of Section 34-A of the Banking Regulation Act, 1949.

Reserve Bank of India (RBI), on the directions of its Board for Financial Supervision (BFS), has prescribed a procedure for dealing with divergence in assessment of non-performing assets as assessed by the bank and certified by the Statutory Auditors and as assessed by the Principal Inspecting Officers (PIO) of the RBI. Divergence is grouped into two headings *viz.* subjective and objective criteria. When the additional provision recommended by Principal Inspecting Officer exceeds 5% to the total provisions held in case of divergence arising out of objective parameters, or 15% to total provisions held in case of divergence arising out of subjective criteria, the same are termed as "significant", and the same are re-examined independently by another senior officer of the bank. In case of continued divergence, the Statutory Auditors/Management of the banks would have to ensure that the shortfall in the provision is made good in the next financial year.

The ICICI Bank Ltd. has reported in its published documents, the gross NPAs at Rs. 5013.03 crore as on March 31, 2002, Rs. 5027.38 crore as on March 31,2003 and Rs. 3047.59 crore as on March 31,2004.

Harassment to Foreign Tourists at Ajanta Caves

*413. SHRI EKANATH K. THAKUR: Will the Minister of TOURISM be pleased to state:

(a) whether Government are aware that at the world heritage site at Ajanta Caves, foreign tourists are regularly harassed by unauthorized hawkers;